

## Daily Caller: It's time for a SWAP

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For the better part of a year, the American people gave Washington liberals plenty of warning signs that a government takeover wasn't what they had in mind when it came to health insurance reform.

Record breaking numbers of citizens showed up at town hall meetings across the country; huge rallies to Washington were coordinated and executed on a moment's notice; voters in Virginia, New Jersey and Massachusetts produced stunning results; and an unprecedented House Call on Washington drew thousands of participants.

Despite these obvious Stop and Yield signs, Speaker Nancy Pelosi and Harry Reid continued to drive a health care takeover agenda. The result? A \$1.2 trillion bill so convoluted and lengthy that even Speaker Pelosi admitted, "We have to pass the bill so that you can find out what is in it."

Now that the bill has passed and the implications are becoming apparent, lawmakers may wish they looked twice at the warning signs. Health insurance premiums are estimated to increase by 13 percent, and several new layers of bureaucratic red tape will show up between you and your doctor.

Verizon, a company that offers health care coverage to almost 900,000 employees, retirees and their families, reported that they will be hit by a \$970 million charge from the health care bill. AT&T will face a \$1 billion charge; Deere & Co., Caterpillar Inc. and Valero Energy said they expect to take a total hit of \$265 million.

When companies face these hefty hits, they likely have to pass the costs along to consumers or cut people from their payroll; either option is distressing at a time when unemployment is at double digits across the nation.

Another unsettling revelation was recently highlighted by Moran Company, a health care consulting firm, as they reported

that 1.5 million to 2 million retirees could lose the drug benefits provided by their former employer.

Small businesses, the primary providers of jobs in America, will face a \$2,000 fine for each employee without insurance. These job creators will be forced to downsize if they are unable to provide coverage that complies with rules set forth by a newly appointed health czar. And to make matters worse, an army of more than 16,000 IRS workers will be hired to enforce these new restrictions.

Creating more IRS agents isn't exactly the kind of job creation most Americans had hoped to see.

Needless to say that over the coming weeks, months, and years, every American family will be impacted by the government takeover of health care. So where do we go from here? With your help, I am determined to repeal this government takeover and replace it with a patient-centered and affordable solution that expands access, continues to cover pre-existing conditions, and promotes the crucial doctor-patient relationship.

Simply repealing this government takeover of health care isn't sufficient &ndash; we must SWAP it with a more affordable solution that is centered around the patient and not the government. This is why I have introduced H.R. 4944 the Siding With America's Patients (SWAP) Act to continue to cover pre-existing conditions but will repeal the tax hikes and unaffordable mandates on individuals and small business owners.

The patient-centered SWAP Act mirrors language drafted by Congressman Tom Price, a physician from Georgia. The health care reform bill has four main goals:

- Offer access to coverage for all Americans;
- Provide coverage owned truly by the patient;
- Improve the health care delivery structure; and
- Rein in out-of-control costs

In order to offer access to coverage for all Americans, we will continue to cover pre-existing conditions, protect current employer sponsored insurance, and shine light on existing health care plans. Currently there is very little transparency when it comes to health care pricing and this bill will establish a Health Care Plan and Portal Website to provide pricing information on insurance plans and providers.

Increasing choice and portability to the patient is essential if a health care reform bill is going to ensure that coverage is truly owned by the patient. With your help, we will expand pooling mechanisms so that individuals can group together to buy insurance at lower, group rates. For example, members in Rotary clubs, the University of South Carolina Alumni Association, homebuilders, realtors, and even credit unions can form their own insurance pools for lower costs.

The SWAP act will improve the health care delivery structure by establishing doctor-led quality measures; reimbursing physicians to ensure the stability of your care; and encouraging healthier lifestyles by allowing employers to offer discounts for healthy habits.

Ultimately a health care reform bill cannot be comprehensive if it fails to tackle out-of-control costs by reforming the medical liability system. With your help we will implement caps on non-economic damages and establish health courts for physicians to meet before a jury of their peers.

Since Washington liberals certainly snubbed their noses at the warning signs you gave them all year, I encourage you to help show their tax hikes, higher premiums, and massive deficits the door. Next, I look forward to your help in supporting a real reform plan as we extend a warm welcome to portability, shopping across state lines, and protection of current health plans.

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